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Vol. 179 Page 2714

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Forrest N.A. Bacal
1001 SW 5th Ave., Suite 1660
Portland, OR 97204

Forrest N.A. Bacal
Attorney at Law
1001 SW 5th Ave., Suite 1660
Portland, OR 97204

SUBSTITUTION OF TRUSTEE

Northwest Mortgage, Inc. - Charlotte #186894 "O'CONNOR" Lender ID: 503011/000668541 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: TERENCE E. O'CONNOR AND HELENE O'CONNOR, HUSBAND AND WIFE
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION A CALIFORNIA CORPORATION
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY of OR, AND/OR CUSP.
Dated: 04/13/94
Recorded on 04/13/94 as Instrument No. 19413 Book M94, Page 11732,
In the County of KLAMATH, State of OREGON

Property Address: 6722 Shasta Way, Klamath Falls, OR 97603

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a Successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 1001 SOUTHWEST 5TH AVENUE SUITE 1660 PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Northwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On December 17, 1998

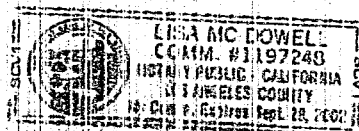
By Dedric Perkins
DEDRIC PERKINS, VICE PRESIDENT

STATE OF California
COUNTY OF Los Angeles

ON December 17, 1998, before me, Lisa McDowell, a Notary Public in and for the County of Los Angeles County, State of California, personally appeared Dedric Perkins, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Lisa McDowell
Lisa McDowell

Notary Expires: 09/28/2002 #1197248



ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
(MC11198210-001) DRK/AMA KLAMATH/REB/AT: 20020109 245 6XOR1231

STATE OF OREGON - COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacal the 25th day
of January A.D. 1999 at 2:22 o'clock P. M. and duly recorded in Vol. 1159
of Notary on Page 2714

FEE \$10.00

Linda Smith County Clerk

by Kathleen Bacal